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Appn. Number: 10/046,351

Appn. Filed: 2002 Jan 14

Applicant: Daniel David Lang

Title: Monetary funds with attributes

Examiner: Elisca, P

Las Vegas, NV 2003 Oct 10

Response to Office Action

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

In response to the Office Action mailed 2003 Aug 7:

Response—General

The Objection to the Specification and the Claims Rejection Under 112

The O.A. had the following objection to the specification: "The abstract of the specification is objected to because of the following informalities. Applicant is advised to provide a new abstract. Appropriate correction is required."

The applicant desires clarification of the specification objections.

Claim Rejections—35 USC 112

The Office Action, (O.A.) rejected Claim 1 under 35 U.S.C. 112 second paragraph which states:

"The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention"

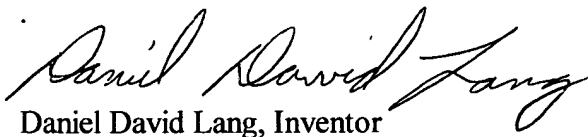
The O.A. 5. states: Claim 1 rejected under 35 U.S.C. 112 second paragraph because claim recites a "means of storing funds". A method claim is not required to have a "means plus function."

Applicant Response: 35 U.S.C. 112 second paragraph does not require the elimination or inclusion of "means plus function"

The Rejection Of Claim 1 Under 35 USC 102 Is Overcome

The O.A. rejected claim 1 on Nel reference

- 1) Reference: 6,507,823, Nel does not provide a method to verify the required attributes for the funds to be used in a needed and novel way.
- 2) The novel features of claim 1 provides new and unexpected results and hence are unobvious and patentable over the references cited in the Office Action.
- 3) Nel (see, abstract, col. 2, lines 12-14), "obtains an access code from the purchaser to verify authorization of the transaction", lines 39-43, col 6, lines 9-20, col 7, lines 52-64); does not provide the required novel feature of claim 1 of the applicant's invention. Claim 1 provides the ability to verify required attributes such as the age and geographic location where the actual supplier of funds provided the funds. Neither Nel or the reference patent 6,173,269, Soloki, provides or anticipates a method of ensuring that the actual person presenting the funds is a certain age and neither references anticipates verifying the geographical location where the funds were obtained. Furthermore, the applicant's method does not require an access code to authorize the transaction.
- 4) Nel's claim 17 states: "A system according to claim 16 wherein the data exchange terminal is a bank service terminal" and Nel's specification also uses the prior art ATM. A bank terminal or ATM is not required in applicant's invention as the invention is novel in acquiring funds and combining age, identification, geographical location and other verified attributes with the funds
- 5) Nel's invention and other prior art does not provide or anticipate a method to ensure that the actual supplier of fund's attributes such as age, geographical location, identity are verified before funds are accepted. The applicant's invention also has the novel feature over the prior art reference's limitation of accepting only electronic funds. The applicant's method has the novel and useful ability and feature of accepting physical items of value in addition to electronic only funds. The applicant's method has the novel and useful ability and feature of accepting items of value and providing funds that have verified attributes.


Daniel David Lang, Inventor